

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Nalaski, William J	§	Case No. 08 B 02430
	Nalaski, Janis C	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 02/04/2008.

2) The plan was confirmed on 04/22/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/22/2009.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/10/2010.

5) The case was converted on 08/09/2010.

6) Number of months from filing or conversion to last payment: 27.

7) Number of months case was pending: 30.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$92,700.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$28,380.00
Less amount refunded to debtor	\$64.94

**NET RECEIPTS:** \$28,315.06

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0
Trustee Expenses & Compensation	\$1,867.61
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$4,367.61

Attorney fees paid and disclosed by debtor \$1,148.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Amcore Bank	Secured	\$120,675.85	NA	NA	\$0	\$0
Amcore Bank	Secured	\$66,574.30	\$66,466.57	\$66,466.57	\$0	\$0
Amcore Bank	Secured	\$120,675.85	\$120,553.04	\$120,553.04	\$0	\$0
Cook County Treasurer	Secured	\$0	NA	NA	\$0	\$0
GMAC Mortgage Corporation	Secured	\$131,567.00	\$131,442.72	\$131,442.72	\$0	\$0
GMAC Mortgage Corporation	Secured	NA	\$2,825.87	\$2,825.87	\$2,825.87	\$0
Hinsdale Bank & Trust	Secured	\$8,079.86	\$8,079.86	\$8,079.86	\$8,079.86	\$290.53
HomeComings Financial Network	Secured	\$2,825.87	NA	NA	\$0	\$0
Westgate Resorts Ltd	Secured	\$0	\$1,232.12	\$1,232.12	\$0	\$0
Westgate Resorts Ltd	Secured	NA	\$885.24	\$885.24	\$0	\$0
Adventist Hinsdale Hospital	Unsecured	\$24.00	NA	NA	\$0	\$0
American Express	Unsecured	\$6,587.00	\$6,587.18	\$6,587.18	\$369.72	\$0
Asset Acceptance	Unsecured	\$4,575.00	\$4,607.82	\$4,607.82	\$258.58	\$0
Bank Of America	Unsecured	\$0	NA	NA	\$0	\$0
Bank Of America	Unsecured	\$0	NA	NA	\$0	\$0
Bank Of America	Unsecured	\$0	NA	NA	\$0	\$0
Chase Bank USA NA	Unsecured	\$5,113.00	\$5,113.47	\$5,113.47	\$286.99	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Chicago Prostate Cancer Centre	Unsecured	\$419.00	NA	NA	\$0	\$0
Comcast	Unsecured	\$395.00	NA	NA	\$0	\$0
Credit Management Co.	Unsecured	\$394.00	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	\$10,594.00	\$10,594.19	\$10,594.19	\$594.60	\$0
Disney Movie Club	Unsecured	\$31.00	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$1,325.00	\$1,250.00	\$1,250.00	\$65.02	\$0
ECast Settlement Corp	Unsecured	\$5,583.00	\$5,583.88	\$5,583.88	\$313.36	\$0
ECast Settlement Corp	Unsecured	\$5,711.00	\$3,603.81	\$3,603.81	\$187.49	\$0
ECast Settlement Corp	Unsecured	\$10,826.00	\$10,826.14	\$10,826.14	\$607.60	\$0
Elgin Cardiology	Unsecured	\$161.00	NA	NA	\$0	\$0
Federated Financial Corporation	Unsecured	\$31,444.00	\$42,234.68	\$42,234.68	\$2,370.35	\$0
GE Money Bank	Unsecured	\$3,610.00	\$3,610.25	\$3,610.25	\$187.82	\$0
Genesis Clinical Lab	Unsecured	\$106.00	NA	NA	\$0	\$0
GMAC Auto Financing	Unsecured	\$345.00	NA	NA	\$0	\$0
Harris & Harris	Unsecured	\$92.00	NA	NA	\$0	\$0
Hinsdale Bank & Trust	Unsecured	NA	\$0	\$0	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$13,601.00	\$13,236.98	\$13,236.98	\$742.89	\$0
Kohl's/Kohl's Dept Stores	Unsecured	\$128.00	NA	NA	\$0	\$0
Laboratory Corporation	Unsecured	\$484.00	NA	NA	\$0	\$0
Legal Recovery Services	Unsecured	\$4,910.00	NA	NA	\$0	\$0
Merchants Credit Guide	Unsecured	\$157.00	NA	NA	\$0	\$0
Midwest Glaucoma Center	Unsecured	\$25.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$408.00	NA	NA	\$0	\$0
Neopath SC	Unsecured	\$60.00	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$17.00	NA	NA	\$0	\$0
Oxmoor House	Unsecured	\$25.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$14,671.00	\$12,847.09	\$12,847.09	\$721.03	\$0
Portfolio Recovery Associates	Unsecured	\$10,018.00	\$9,470.42	\$9,470.42	\$531.52	\$0
Portfolio Recovery Associates	Unsecured	\$24,011.00	\$21,597.00	\$21,597.00	\$1,212.09	\$0
Portfolio Recovery Associates	Unsecured	\$25,666.00	\$23,086.02	\$23,086.02	\$1,295.70	\$0
Portfolio Recovery Associates	Unsecured	NA	\$6,002.93	\$6,002.93	\$336.91	\$0
Portfolio Recovery Associates	Unsecured	\$7,715.00	\$6,432.24	\$6,432.24	\$360.97	\$0
Quest Diagnostics Inc	Unsecured	\$177.00	NA	NA	\$0	\$0
Resurgent Capital Services	Unsecured	\$16,894.00	\$16,894.58	\$16,894.58	\$948.19	\$0
RoundUp Funding LLC	Unsecured	\$2,989.00	\$2,989.69	\$2,989.69	\$155.49	\$0
RoundUp Funding LLC	Unsecured	\$576.00	\$576.17	\$576.17	\$32.33	\$0
St Alexius Medical Center	Unsecured	\$430.00	\$1,685.87	\$1,685.87	\$80.74	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Streamwood Family Medical Ctr	Unsecured	\$230.00	NA	NA	\$0	\$0
Target Financial Services	Unsecured	\$19.00	NA	NA	\$0	\$0
The Bureaus Inc	Unsecured	\$96.00	NA	NA	\$0	\$0
The Bureaus Inc	Unsecured	\$96.00	NA	NA	\$0	\$0
The Bureaus Inc	Unsecured	\$134.00	NA	NA	\$0	\$0
The URO Center	Unsecured	\$494.00	NA	NA	\$0	\$0
Unifund Corporation	Unsecured	\$7,265.00	NA	NA	\$0	\$0
US Bank	Unsecured	\$21,877.00	\$19,453.64	\$19,453.64	\$1,091.80	\$0
Wells Fargo Bank	Unsecured	\$11,030.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$318,462.33	\$0	\$0
Mortgage Arrearage	\$2,825.87	\$2,825.87	\$0
Debt Secured by Vehicle	\$8,079.86	\$8,079.86	\$290.53
All Other Secured	\$2,117.36	\$0	\$0
<b>TOTAL SECURED:</b>	\$331,485.42	\$10,905.73	\$290.53
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$228,284.05	\$12,751.19	\$0

**Disbursements:**

Expenses of Administration \$4,367.61

Disbursements to Creditors \$23,947.45

**TOTAL DISBURSEMENTS:** \$28,315.06

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 31, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.